

Amendment Under 37 C.F.R. § 1.116

Applicant: Amy Lauer et al

Serial No.: 10/804,796

Filed: March 18, 2004

Docket No.: T634.105.101

Title: PERSONALIZED FINANCIAL TRANSACTION CARDS AND METHODS**RECEIVED
CENTRAL FAX CENTER****OCT 10 2006****REMARKS**

Claims 1-3, 5-9, 19, 21-28, and 31-42 are pending. By this Amendment, claim 32 is amended. Pending claims 1-3, 5-9, 19, 21-28, and 31-42 are all believed to be in condition for allowance.

Rejection under 35 U.S.C. §112

Claims 32 and 33 are rejected under 35 U.S.C. §112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Applicant confirms that the step of "removing the selected sticker" in claim 32 refers to the same step of "removing the selected sticker" recited in claim 31 from which claim 32 depends. With this Amendment, claim 32 has been amended to refer to "said removing the selected sticker" (emphasis added) as part of the above confirmation rather than for reasons related to patentability. As such, claim 32 and claim 33, which depends therefrom, are believed to be allowable under 35 U.S.C. §112, second paragraph, and notice to that effect is respectfully requested.

Allowable Subject Matter

Applicant notes the allowance of claims 1-3, 5-9, 19, 21-28, 31, and 34-42 with appreciation. The Office Action further states that claims 32 and 33 are allowable other than the rejection under 35 U.S.C. §112, second paragraph. As described above, claims 32 and 33 are believed to be in compliance with 35 U.S.C. §112, second paragraph, and consequently, are also believed to be allowable.

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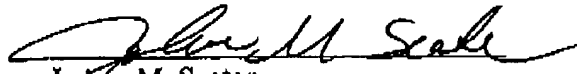
Conclusion

In view of the foregoing, Applicants submit that this application is in condition for allowance. Favorable reconsideration and prompt allowance of the application are requested. No fees are believed due in connection with this paper, but the Commissioner is hereby authorized to grant any extensions of time and to charge any fees under 37 C.F.R. § 1.16 and § 1.17 that may be required during the entire pendency of this application, or to credit any overpayment to Deposit Account No. 500471.

The Examiner is invited to telephone the undersigned to advance prosecution.

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Respectfully submitted,


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Please grant any extension of time necessary for entry; charge any fee due to Deposit Account No. 500471.

CERTIFICATE OF FACSIMILE TRANSMISSION

The undersigned hereby certifies that this paper or papers, as described herein, are being transmitted by facsimile to the U.S. Patent and Trademark Office, Fax No. (571) 273-8300 on this 10th day of October, 2006.


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